"A GIRL OF VIRGINIA," A UNIVERSITY STORY

"Belshazzar," "Jefferson's Bible," "Crime and Social Progress," "Among the Freaks," "The Sinker Stories"-July Magazines.

BOOKS AED AUTHORS, COMMENT AND GOSSIP

The Virginia Home of the Author of "The Leopard's Spots," "Miss Hallie Rives" Pedigree," "Mrs. Burnett's Health," "The Sweet Girl Graduate," "Why So Pale and Wan, Fond Loyer?"

Pedigree, "Mrs. Burnette Health," "The Sweet Girl Graduate,"

"Why So Pale and Wan, Fond Lover?"

Crime is its Relations to Social Progress, 19 archive Columbia. Promothe Columbia. Promothe Columbia. Promothe Columbia. Promother Columbia. Promoth

"There shall never be but one lost good!
What was, shall live as before;
The evil is null, is naught, is slience

implying sound;
implying sound;
What was good shall be good, with, for
evil, so much good more;
On the earth the broken args; in the
heaven, a perfect round."

—(Browning)—Abt. Volger.

And it is this theory that the author

Meacham Thruston, author of "Mistress Brent." Illustrated by Charles Grunwald. Little, Brown & Co., Boston. 12mo., \$1.50. For sale by the Bell Book and Stationery Company.

This fresh and sweet and readable littles of the most

tle remance should prove one of the most acceptable of the summer novels of the scorpiable of the summer hovers of the year. The description of the University of Virginia, of the professor, his high-spirited, lovable daughter and his one devoted colored servant are perfectly natural and charming. Love and horses and until a single colored to the life of foot ball the picturesque in the life of breezy, out-door flavor to make a sin-cularly attractive story. The book is gularly attractive story. The book dedicated to "Governor Montague, Virginia, a former student of the Uni-versity," but whether or not there is any parallel between His Excellency and Ed-ward Montague, the hero of the tale, is not immediately perceptible to one not intinuate at the Mansion. It could not be

intiniate at the Mansion. It could not be a displeasing characterization of our chief Executive, however, for Edward Montague is represented as a very superior character indeed.

Montague does not make his appearance until the reader has gone well into the book. The first man in the book is young Lawson, a student from Orogon, the son of a rich, indulgent father, a crack ath-lete and a man who is irresistible to certain styles of beauty. He gets along fa-mously well with Frances Holloway until her father's, the professor's, vague mis-givings are confirmed by Lawson's going to him to ask for his daughter and discloring the fact that young as he is he is the divorced husband of an adventu-ress. Meanwhile, with his handsome face and figure, generosit; and forcefulness, Lawson has won Frances' heart—after she has had a great struggle with herself, however. Lawson is not a bad fellow at bottom, only a strong nature left to grow up in its own way, undisciplined. The shock and the separation goes hald with them both, but they both weather the steem, each in his own way.

Young Edward Montague, son of one

of Professor Holloway's old school-mates who has been unable through the postbellum poverty of his family to take a course at the University, has bought, him a farm near Charlottesville, and while making it pay is often at Professor Holloway's quarters on the quad. He is one of the sincere and steady sort-"Douglas tender and true"-and his quiet faithfulness is in fine contrast with Law. son's more tempestucus passions. He is as a cool refuge from a desert storm, after Francecs' distilusionment from Lawson, and her love for him is of that imperceptible growth which is most en-

I am not, I regret, a U. V. man, nor

Beishazzar, By William Stearns Davis, author of "A Friend of Caesar." Illustrated by Lee Woodward Zeigier. Doubleday, Page & Company, New York. \$1.50.

Mr. Davis has outdone his successful "Friend of Caesar" in this great and vital story. There is hardly a more impressive or dramatic episode in the whole Bible narrative than the Feast of Beishazzar and the terrible "Writing on the Wall." narrative than the Feast of Beishazzar an dthe terrible "Writing on the Wall," which foretold the doom of the arrogant Babylonian Monarch. With this tremendous background Mr. Davis has written a story of intense interest. He has studied the available sources of information with great care, and presents a most real picture, palpitating with life, of this bewildering Queen of Ancient Cities. The Persian Princess Atosa (almost married excipts the cruit to Belshazzar), the cruci against her will to Belshazzar), the cruel monarch himself, and his dark counsellor, monarch himself, and his dark counsellor, the High Priest of Bel; impetuous Darius (future King of Persia), white-haired Daniel and his beautiful daughter—all of these chief figures stand out sharply and vividiy amid the breathlessly exciting climax at the scene of Belshazzar's Feast. course of the dramn, which reaches its It is a notable work, strong, vigorous and unusual. Among the Frenks. By W. L. Alden. Il-

lustrated. Street and Smith Publishers, New York. 75 ets.

This is a funny little book, dealing as it does with the fortunes and misfor-tunes of the various "freaks" to be found in a Dime Museum. It relates the woes of the original Wild Man of Borneo, tells how the Fat Woman tried to clope, of the marvelos mechanical tail of the dwarf invented, of how the mermaid boiled her tail, and a thrilling plot hatched out by the Giant and others. It is easily one of the best books Mr. Alden has yet ponned, and the numerous illustrations are as fetching as the text.

Some July Magazines.

The illustrated proso articles in Scrib-ner's for July represent the best work of such artists as Will H. Low. Walter Appleton Clark, A. B. Frost, and others among the younger men. Mr. Low is represented in an unusual way, in that he furnishes both text and the pictures, and morever the pictures are reproduced in colors. His article, "In an Old French Garden," chronicles a unique ex-

It is seldom that a magazine has two

such fascinating serials as those by Richard Harding Davis and F. Hopkinson Smith. Captain Macklin in this instalment reaches the height of his power and does some great fighting which places of the Revolutionary Republic. "Oliver Horn" reaches his first great success in art and his greatest happiness. In short fiction there is a humorous story of life in the mountains by John Fox, Jr., entitled "The Army of the Callahan," with very amusing illustrations by E. M. Ashe. There is also a laughable episode in New England fishing-villege life entitled "The 'Teching' of the Vesper" by George S. Wasson. Marguerite Tracy tells the love story of a Yale athlete who went to Paris in 1900 and became one of the Exposition guards.

The Woman's Home Companion is a patriotic number. "The First Declara-tion of Independence" is the story of the have I ever, strange to say, been within the classic shades of Chariottesville, but it seems to me that the author of this book has caught the atmosphere of college and town truly as he has that of line of independence is the story of the Mecklenburg, N. C., Declaration which is said to anteclate the famous one of 1776. "The Independence Hall of Today" is a charming historical article woven round the Hall in Philadelphia,

which has been lately restored. "The Death Threes of the Confederacy" gives a vivid description of the last battles of the Civil War, in which, howaver, the author calls Yellow Tavern Lodlaw Tavern. A humorous story of the war of 1812 is "The Battle of Quahaug Neck," by Joe Lincoln. Cyrus Townsend Brady's charming story, "Woven With the Ship," is continued Onoto Watanna contributes "The Love of a Gelsha Girl," and Will N. Harben has a tale of the Georgia mountaineors. Miss Grace Margaret Gould gives valuable hints on the latest frills of fashion.

The leader in the Engineering Magazine is a striking paper on the future of the Transvaal, by John Hays Hammond. Mr. Hammond is one of the leading mining engineers of the world, and has been conspicuous in South African affairstechnical, economic, and political—since 1893. His aimst tragic, experiences at the time of the Jameson raid will be vividly recalled. He presents in this article a brief summary of the past, present, and future conditions, and an estimate that the enormous gold contents of the reefs—\$\frac{1}{2}\to 0.000,000 (2800,000,000) — will be worked out in twenty-five years. It is probably the best article on the Transvand mines yet published.

Mr. S. A. Thompson has a paper, very significant in view of activity in Isthmian Canal matters, showing the curious paradox by which waterways enormously benefit the railways they parallel. He proves his case by an overwhelming array of evidence drawn from experience, and draws the conclusion that the transcontinental lines should powerfully support, instead of opposing, the construction of a canal erross the Isthmus of Panama.

There is a most interesting illustrated

There is a most interesting illustrated account of Cape Nome, by Mr. A. L. Queneau; other illustrated features are The Mechanical Endneering of an Electric Rallway, by H. P. Quick; Features of Continental Locmotive Building, by C. R. King; and the Economy of Mechanical Stoking, by W. W. Christie. Mr Carpenter presents one of the best of his series of Mozy-Making Management for the Shop, and Mr. Falconer concludes the discussion of Factory-Office Management. The Review and Index of the Enginering Press is full and very valuable. and very valuable.

and very valuable.

The fiction in the Everybody's is of unusually strong qualty. William Bulfin, who is doing fo the Pampas of South America what dibert Parker has done for Canada, has a capital story, "Herself and Himself," O. Henry, one of the new men, confibutes "An Afterneon Minacle." A dalogue by Caroline Duer, "The Indepndence of Mr. Hastings," and :The Mattmorenci Election," by William Hery Drummond, have real humor. "Belsazzar," William Stearns Davis' strong skry of the fall of Babylon, is concluded. The final scenes are as vitally interesting as their predecessors. "Tangled up h Beulah Land" is also in its last chaptes. is also in its last chaptes.

The Era Magazine is a exceptionally good number, and will apeal to a larger circle of readers that ever. Henry Francis' "Story of Marie Antonette" is continued; while of short stories there are "A Flirtation and a Mral," by Will M. Clemens; "The Flyin; Ballet," by Belley Millard; "More That a Hero," by

M. Clemens; "The Flying Ballet, by Balley Millard; "More That a Hero," by Higo Erichsen, etc.
"The Growth of Christian Science," by Joseph Dana Miller, is an urticle which is sure to be widely read, eing written in his moderate vien, by one who is master of his subject. Of iscellaneous articles we may mention "Nthan Hale's Own Country," by Findly Sackett; "China's New Rebellion," y Frederic Poole; "The Renewal of Chia;" "Social Life at the White House," b, Anne Holling, sworth Wharton; "Annacite — A Luxury," by William Jasper Jicolls.

There are poems by Theoosia Garrison, John B. Tabb, Elsa Beker, Clinton Dangerfield and Arthu Stringer "Gnbriel Tolliver," by Joel Chadler Harris, is continued. The usual fatures are well represented while a new ce-"Words Worth Weighing"—is likely te prove as popular as "Wit and Wisdom rom New Books,"

BOOKS AND AUTHORS: COMMENT AND GOSSIP.

"Elmington," the home of he Rev. Thomas Dixon, Jr., the authorof "The Leopard's Spots," is one of to most beautiful estates in Virginia. It occuples a commanding position c North river, an arm of Mobjack Bay, a Gloucester county, and though now ompris-ing 500 acres, was originally a crown grant of 2,000 acres from the ling England to the Whiting famil: The house is beautifully situated on apeninsula which is almost entirely so ed by water. On the spacious lan are thirty-seven varieties of trees, may of them being giant oaks and elms, holly, cedar, magnolia and pine. Then is a water front of one and one-half niles one-half mile being on the Northriver arm of the bay, and one mile on Enington Creek, which winds gracfully around the house. The house is anaswith a noble white pillar porch which can be seen, within which can be seen, within a rang or two miles, twelve or fifteen interegging old homesteads. It was erected fityseven years ago on the site of the vigseven years ago on the site of the rig-inal structure, which dated back to 500. It is three and one-half stories high and contains thirty-six rooms. The walls are three feet in thickness and covered with Portland cement. The workmanship is of the best. The window and day-sills are of marble imported from Ity, sills are of massie imported from May, and the winding stairs and its two alleries are of solid mahogany. Huntig and fishing are pleasant diversions it Elmington. There are twenty-five acts that they may frequently be seen of the lawn with the chickens. Wild tu. keys and woodcock are also numerou Mr. Dixon does most of his writing in a old house on the other side of the creek Gloucester county, in which this lovely old home is situated, is one of the mon historic in Virginia. Here was the favorate seat of the mighty King Powhatan and here it was, says tradition, that the Princess Pocahontas saved the life of brave Captain John Smith. There is Home Companion.

The Sweet Girl Graduate, Latin she knew, and Sanscrit too, And French and Greek a pile; But when she tried to write sood English She missed it by a mile. Will S. Gidley in the July Woman's Home Companion. old home is situated, is one of the mos not a railroad in the county.—New York Times Saturday Review.

It has been stated broadcast in many of the northern papers that Miss Hallie Erminie Rives, the New ork Newspaper

STONEWALL JACKSON A POET,

The following clipped from an old scrap-book will be read with

Doubtless it will surprise many to learn that the inobtrusive and hardy warrior, Stonewall Jackson, is a poet of no little ability, and that among the busy scenes and arduous duties of camp he has found leisure to gratify his taste for the beautiful in literature. The following lines were written while Jackson was an artillery officer in Mexico, during the war between the United States and that country:

MY WIFE AND CHILD.

The tattoo beats—the lights are gone, The camp around in slumber lies; The night with solemn pace moves on, The shadows thicken o'er the skies; But sleep my weary eyes hath flown, And sad, uneasy thoughts arise.

I think of thee, oh, dearest one, Whose love my early life hath blest— Of thee and him—our baby son—
Who slumbers on thy gentle breast. God of the tender, frail and lone, Oh, guard the tender sleeper's rest,

And hover gently, hover near To her, whose watchful eye is wet-To mother, wife—the doubly dear,
In whose young heart have freshly met
Two streams of love so deep and clear And cheer her drooping spirits yet.

Now, while she kneels before Thy Throne, Oh, teach her, ruler of the skies, That, while by Thy behest alone, Earth's mightiest powers fall or rise, No tear is wept to Thee unknown, No hair is lost, no sparrow dies I

That Thou can'st stay the ruthless hands Of dark disease, and sooth its pain; That only by Thy stern commands The battle's lost, the soldier's slain-That from the distant sea or land
Thou bring'st the wanderer home again.

And when upon her pillow lone Her tear-wet cheek is sadly prest, May happier visions beam upon The brightening current of her breast.

No frowning look nor angry tone,

Disturb the Sabbath of her rest.

Whatever fate those forms may show, Loved with a passion almost wild-By day—by night—in joy or woe—
By fears oppressed, or hopes beguiled, From every danger, every foe, Oh, God! protect my wife and child!

booksellers as an attractive set in dainty uniform covers, and advance orders for holiday sales are very large.

A Woman's Answer. (Published by request.)

Do you know you have asked for the costliest thing
Ever made by the hand above?
A woman's heart and a woman's life
And a woman's wonderful love.

Do you know you have asked for this priceless thing sa child might ask for a toy?

Demanding what others have died to win With the reckless dash of a boy?

You have written my lesson of duty out, Man-like you have questioned me; Now stand at the bar of my woman's Until I shall question thee.

You require your mutton shall always be not,
Your socks and shirts be whole:
I require your heart to be true as God's And true as His heaven your soul.

(5) You require a cook for your flour and I require a far greater thingseamstress you are wanting for socks and for shirts, I look for a man and a king.

A king for the beautiful realm called home.
A man that the maker, God.
Shall look upon as He did the first
And say: "It is very good."

(am fair and young, but the rose will fade
From my soft young cheek one day; Will you love me then mid the falling leaves.
As you did 'mid the blossoms of May?

(8)
Is your heart an ocean so strong and deep
I may launch my all on its tide?
A loving woman finds heaven or hell
On the day she becomes a bride.

(9)
I require all things that are grand and All things that a man should be: If you give this all I would stake my

To be all you demand of me. of oyster ground on the water front the estate, and so abundant are qual if you cannot be this, a laundress and cook
You can hire, and little to pay;
But a woman's heart and a woman's life
Are not to be won that way.

The Sweet Girl Graduate.

YOUNG MILLIONAIRE'S PONIES Beautiful Little Riding Horses Owned

By Rich Children. The life of the children, their sorrows and their pleasures, present to the reading a theme of never ending interest, and a subject in which sympathy is at nee enlisted, writes a New York cor-

each owns his own pony. Or, perhaps, if he is a good child, he may own two, which he drives double-team in a little cart fitted out with a pole and double harness, just like his papa's carriage. But at least there is one pony—there must be one—for what is summer without a pony? Ask little Miss Wilbur, who, in the picture, is sitting on her beautiful Shetland pony, a prize-winner in the Bryan-Mawr pony show. She will tell you that a summer without a pony is—well, it is anything! Think of the fun of riding Jerry in the horse-show and having him win first prze! See how consciously he stands in the paddock, the cynosure of the many admiring eyes which, from outside the rail, are watching him and his thoroughly eager little ing him and his thoroughly eager little mistress while they wait to be judged.

mistress while they walt to be judged. This animal is a beautiful specimen of the Shetland pony, and it is the Shetland that is the most popular and is most frequently seen. His stocky round body is as full and round as a barrel, and his short, thick, neck and sturdy, sinewy legs all denote power. For strength is a prominent characteristic of the Shetland pony, and this is one of the reasons why he is so popular.

Unlike the borses driven by the older

Unlike the horses driven by the older folk, the pony is so fortunate as not to have his tail cut short. It is left long and flowing, and the longer it is the better it is liked, for Shetland ponies have beautiful curly tails. The mane is also long and curly and is a matter of much pride to its owner. The Shet-land ponies are sometimes beautifully colored in white and dark browns and Often they, are solid black or black.

Another reason for the Shetland's popularity is its gentleness and sweet disposition. It never gets surly and never sulks. It will let its young master do anything he wants to-will run, gallop or trot with him, will wade into streams, jump ditches or climb embank ments, and through it all will keep its temper and never get mean. The pony seems to enjoy the fun as much as its master, and it is simply tireless. It will go all day and never show signs of

A good point about the ponies is that or to drive. The black and white pony that is being driven by young Master Harriman is a first prize harness pory, having carried of the honors in both Goshen, N. Y., and Tuxedo Horse Shows. Master Harriman may therefore consider himself a successful whip, and surely he has reason to be fond of the peny that has done so well for him. Like most Shetlands, this pony does not trot most Shetiands, this poly does not convery fast, but he is strong and can pull a heavy load, and he can go a long time. He just seems to slide his feet along the ground in an easy way—"daisy cutters," the horsemen call them—and gets there without much trouble.

The picture of the little girl friving in the cart is of Marjorie Gould, the little daughter of Mr. George Gould, It was taken at Mr. Gould's place, Georgian Court, at Lakewood. Her father had just bought for Marjorie a new pony cart which he had brought all the way from Paris for her. When it came Marjoric was delighted and had the men hitch to it one of the polo ponies, and round and roind, the yard she drove, while her papa strol yard she tiove, which are plays and her mama smil-ed down approvingly from a window in the house. That Marjorie is a thorough little horsewoman can be readily told from a glance at the way in which she handles her lines.

By Rich Children.

By Rich Children.

By Rich Children.

The life of the children their sorrows is neither daughter nor niece to Colone Rives of "Castle Hill," and her connection with the Virginia Rives, if any, must be through some collateral emigrated branch of the family.

Mrs. Burnett has entirely recovered from her recent indisposition, which was so grossly exaggerated in the sensational newspapers. It its probable that she will make New York her residence for the next two or three years, and she has resumed work upon her new play and on "The Methods of Lady Walderhurst," The Making of a Marchiness," and "The Methods of Lady Walderhurst," have just been offered to the children in one family, and the paper and author of "Hearts Courage, ons," its a sister, or a cousin, of Amelle Rives of the children, their sorrows in the life of the children, their sorrows and their pleasures, present to the read and their pleasures, present to the read at thems of never ended interest, a theme of never ended interest. The saw that pony ridates are marked to the family in the plant and their pleasures, present to the read and their pleasures, present to the read at thems of never ended interest. The saw that plant is a subject in which symptoms not to be a Shetland, but is a destruction with the beautiful attention, the saw with young Master Harrison, the saw with young Master Harrison the saw with sums at proposition, which was so grossly exaggerated in the sensational newspapers. It its proposite that the province of the children as study of the life of the children interest in the read their pleasures, present to the read their pleasures, present to the read their pleasures, present to the read their pleasures in the beat to the beautiful attention these is longer-limbed. One of the most entrancis state of Mr. Mitchell Harrison rides is longer-limbed. Signed.)

Gigned.) (Signed.) (Signed.) (Signed.) Signed of the family happens not to be a Shetland, but is a swester Harrison, these is longer-limbed. Signed of Mr. Mitche Sometimes the pet of the family hap-pens not to be a Shetland, but is a

The "Musical Courier Extra"

.....Endorses the

STIEFF METHODS!

From the Musical Courier Exta of June 21, 1902, we clip the followin:

"There is more in the one-price plan than the man who has never tried it imagines. It means a clearing out of everything that has a semblance of trickery, which has given the plano trade such a reputation in the minds of those who have had to do with some members of the trade.

"There will be more of this one-price system in effect as the time rolls on, and the dealers will appreciate more and more the efforts of this paper to establish it throughout the country. 'The dealer with the one-price plan and a good line of planos has no need to fear any competition on earth.' The one-price plan gives him confidence, it gives his salesmen confidence and it joins the confidence of the public.

"Confidence, we have remarked, sells planos."

The STIEFF is the Only Piano

in Richmond That is Sold on the ONE-PRICE PLAN!

And, it is the ONLY Piano in Richmond that has IT'S PRICE MARKED IN PLAIN FIGURES! This assures you that the Stieff price is a fixed price everybody is charged the same—there's no deviation—no raising or lowering according to the size of your pocket-book. Sold on easy monthly payments. Surely the STIEFF methods beget confidence -and confidence sells pianos!

CHAS. STIEFF,

431 E. Broad St.

A NNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1901, OF THE CONDITION OF THE AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTE OF VIRGINIA PURSUANT TO THE LAWS OF VIRGINIA.

President—S. M. PHELAN.
Secretary—E. M. TREAT.
Incorporated—APRIL 28, 1893; Commenced Business—MAY 1, 1893.

Principal Office—302 BROADWAY, NEW YORK CITY.

INCOME DURING THE YEAR. Gross premiums unpaid December 31st, last year.....\$ 24,080 00 Gross premiums on risks written and renewed during the year...... 955,516 55

Entire premiums collected during the year 934,895 55
Deduct re-insurance, abatement, rebate and return premiums 3,157 37 Interest on bonds.
Interest upon other debts due the company.
Income from all other sources.

Total income actually received during the year, in cash...... \$948,844 32 THE PROPERTY DISBURSEMENTS DURING THE YEAR.

ASSETS

Premiums in hands of agents in course of collection.

Market value of bonds owned absolutely 655,218 75
Cash in company's office. 2,272 10
Cash deposited in bank. 121,694
Billis receivable unsecured. 4,483 30
Agents' debit balances unsecured. 7,648 54
All other items. 67,284 St

Aggregate amount of all assets of the company stated at their actual value.. \$313,268 08

LIABILITIES. Credit.

Resisted by Company on its own account.

\$35,000 00 \$3,416 00

Total amount of all liabilities, exept capital.....

Capital actually paid up in cash. \$200,000 00 Surplus beyond capital and other liabilities. 196,073 85 Aggregate amount of all liabilitie including paid-up capital and net surplus....

BUSINESS IN THE STATE OF VRGINIA DURING THE YEAR 1901.

Comments. S. M. PHELAN, President, E. M. TREAT, Secretary. State of Missouri; City of St. Louis—ss:
Subscribed and sworn to January 27, 1902, before
Subscribed and sworn to January 27, 1902, before
J.M. NELSON, JR., Notary Public.

G. L. FAIRBANK,

the Ills he will outrun the wind, until, when he pulls up, with gentle, eary stride both pony and boy are panting and reathes with hearts pounding away against their ribs, and bodies ating and aglow with the delightful warm of invigorating accreise.

VIVIAN M. MOSE

Secial Agent, 1013 E. Main St. they are intelligent animals they are the lis he will outrun the wind, until